

Fill in this information to identify the case:

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Debtor 1 HWAN YUL YONG

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 16-16644

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Citizens Bank N.A.Court claim no. (if known): 1

Last 4 digits of any number you use to  
identify the debtor's account:

7 4 9 3

Date of payment change:

Must be at least 21 days after date  
of this notice03/29/2020

New total payment:

\$ 1,357.38

Principal, interest, and escrow, if any

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

☒ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)Reason for change: Computation of monthly payment in accordance with the credit agreement.Current mortgage payment: \$ 1,450.98New mortgage payment: \$ 1,357.38

Debtor 1 HWAN YUL YONG Case number (if known) 16-16644  
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/:** Jennifer Dellatore

Signature

Date 03/04/2020

Print: Jennifer Dellatore  
First Name Middle Name Last Name

Title Bankruptcy Specialist

Company Citizens Bank N.A

Address One Citizens Bank Way JCA115  
Number Street  
Johnston RI, 02919  
City State ZIP Code

Contact phone 1-888-492-1234

Email Bankruptcy.RI@citizensbank.com

**CERTIFICATE OF SERVICE**

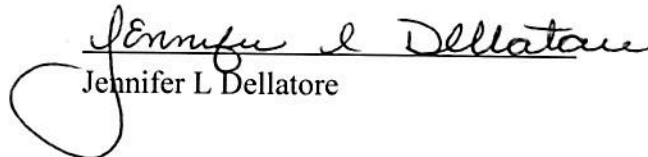
I certify that a copy of the foregoing *Notice of Mortgage Payment Change* was served on the following parties via CM/ECF or first class U.S. mail postage prepaid, as follows:

JOSEPH L QUINN  
Attorney for Debtor(s)  
Served via CM/ECF  
CourtNotices@sjr-law.com

SCOTT WATERMAN  
Chapter 13 Trustee  
Served via CM/ECF

Hwan Yul Yong  
1902 Berks Road  
Norristown, PA 19403  
Debtor(s)

**Dated:** March 4, 2020

  
Jennifer L Dellatore


**ACKNOWLEDGMENT**

State of Rhode Island  
County of Providence

On this 4<sup>th</sup> day of March, 2020, before me, the undersigned notary public, personally appeared Jennifer L Dellatore ☒ personally known to the notary or ☐ proved to the notary through satisfactory evidence of identification, which was \_\_\_\_\_, to be the person who signed the preceding document in my presence, and who swore or affirmed to the notary that the contents of the document are truthful and accurate to the best of his/her knowledge and belief.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.



  
Notary  
My Commission Expires: September 19, 2020

Charly Almonte  
Notary Public, State of Rhode Island  
My Commission Expires  
September 19, 2020  
No. 759631